

Serial No. 09/704,838

In reply to: Office Action mailed August 1, 2005

Page 2 of 7

This listing of claims will replace all prior versions, and listings of claims in the application:

### LISTING OF CLAIMS

1. (currently amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:  
providing a plurality of selectable service levels wherein each service level includes a unique combination of available portfolio modeling and coaching;  
providing a plurality of icons for selecting at least one of a plurality of methods for communicating with a live advisor over the Internet based on the selected service level;  
providing a first window for displaying an image of said live advisor; and  
providing a second window for displaying context sensitive automated coaching related to the selected service level.
2. (original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of:  
email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
3. (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.
4. (original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.
5. (original) The method of claim 4 wherein said function icons include providing at least one of:  
transact, monitor, model, explore, track.

Serial No. 09/704,838

In reply to: Office Action mailed August 1, 2005

Page 3 of 7

6. (original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.
7. (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.
8. (original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.
9. (currently amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
  - a service level selector providing a plurality of selectable service levels wherein each service level includes a unique combination of available portfolio modeling and coaching;
  - an user interface generator coupled to the Internet providing a plurality of communication icons for selecting one of a plurality of communication methods with a live advisor over the Internet based on the selected service level;
  - a display generator coupled to the Internet for providing a first window for displaying an image of said live advisor; and
  - an automated coaching engine coupled to the Internet for providing context sensitive automated coaching related to the selected service level in a second window.
10. (original) The system of claim 9, wherein said wide area network is the Internet.
11. (original) The system of claim 8 wherein the plurality of methods communication includes at least two selected from a group consisting essentially of:
  - email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
12. (original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.

Serial No. 09/704,838

In reply to: Office Action mailed August 1, 2005

Page 4 of 7

13. (original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.

14. (original) The system of claim 13 wherein said function icons include at least one of: transact, monitor, model, explore, track.

15. (original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.

16. (original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.

17. (original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.

18. (currently amended) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

a code segment for providing a plurality of selectable service levels wherein each service level includes a unique combination of available portfolio modeling and coaching;

code segment for providing a plurality of icons for selecting at least one of a plurality of methods for communicating with a live advisor over the Internet based on the selected service level;

code segment for providing a first window for displaying an image of said live advisor, and

code segment for providing second window for displaying context sensitive automated coaching related to the selected service level.

Serial No. 09/704,838

In reply to: Office Action mailed August 1, 2005

Page 5 of 7

19. (original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

20. (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying a financial model generated by the financial modeling system.

21. (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing a plurality of function icons for performing various operations on said generated financial model.

22. (original) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

transact, monitor, model, explore, track.

23. (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing at least one dynamic window for displaying characteristics related to said generated financial model.

24. (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying help messages related to using the financial modeling system.

25. (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

Serial No. 09/704,838

In reply to: Office Action mailed August 1, 2005

Page 6 of 7

code segment for providing at least one profile icon for performing various operations on a user profile based on user information.